

determining if the normalized data differs from previously stored, normalized data;

~~[d] automatically] integrating said stored, normalized data with previously stored, normalized data into integrated data if the stored, normalized data differs from the previously stored, normalized data; and~~

[e]] preparing reports from any combination of said integrated data and said previously stored, normalized data on a periodic basis to indicate the fair lending compliance of the financial institution.

2. (Amended) The method according to claim 1, further comprising:

~~[f] transmitting said reports [prepared in step e)] to at least one regulator of the financial~~  
institution.

3. (Amended) The method according to claim 2, wherein the [step f) of electronically]  
transmitting of said reports further comprises transmitting the reports on a predetermined date to the  
at least one regulator [regulators].

5. (Amended) The method according to claim 1, further comprising the step of:

~~[g] automatically] geo-coding [said] the stored, normalized data before integrating [said] the~~  
stored, normalized data with said previously stored, normalized data.

6. (Amended) The method according to claim 1, wherein ~~[said step a) of] the~~ extracting is  
performed on a regular basis.

7. (Amended) The method [according] of claim 6, wherein [said step a) of extracting is performed on] the regular basis is a monthly basis.

8. (Amended) The method [according] of claim 1, wherein said plurality of sources includes branches of [a] the financial institution.

11. (Amended) An apparatus for performing fair lending compliance data collection and analysis within a financial institution, comprising:

[a)] a plurality of feeds, one for each business unit within the financial institution, each of said feeds providing fair lending data in a potentially different format;

[b)] standardizing and normalizing means for standardizing and normalizing said data received from said feeds;

[c)] a repository for receiving and storing said standardized and normalized data and for storing the standardized and normalized data;

[d)] a workstation for outputting compliance reports and analysis using said stored data, wherein said workstation reports fair lending data either on an individual business unit basis or for the whole financial institution.

16. (Amended) A device for enabling a financial institution to comply with fair lending laws, comprising:

[a)] extracting means for [automatically] extracting data relative to the fair lending laws from a plurality of sources;

[b)] reformatting means for [automatically] reformatting [said] the extracted data [so that said data is in] into a standard format so as to form reformatted data;

[c)] normalizing means [automatically] for normalizing said reformatted data into normalized data;

[d)] storing means for [automatically] storing the normalized data in a repository;

[d)] integrating means for [automatically] integrating [said] the stored, normalized data with previously stored, normalized data so as to form integrated data;

[e)] preparing means for preparing reports from portions of the [said] integrated data [and said previously stored data] on a periodic basis to indicate the fair lending compliance of the financial institution.

19. (Amended) The device according to claim 16, further comprising geo-coding means for geo-coding said stored, normalized data before integrating [said] the stored, normalized data with [said] the previously stored, normalized data.

20. (Amended) The device according to claim 16, wherein said reports include an indication of CRA and HMDA compliance based on each individual business unit and an indication of CRA and HMDA compliance based on the entire financial institution.

21. (Amended) The device according to claim 16, further comprising interacting means for interacting with [said] the stored, normalized and previously stored, normalized data in the storage means to enable determination of trend analysis [for] of the extracted data.

22. (Amended) The device according to claim 16, further comprising:

[a]) backing up means for backing up [said] the stored, normalized data and previously stored, normalized data stored in said storing means;

[b]) archiving means for archiving [said] the stored, normalized data and the previously stored, normalized data stored in said storing means; and

[c]) purging means for purging [said] select portions of the stored, normalized data and the previously stored, normalized data stored in said storing means.

---

**REMARKS**

Reconsideration of this application is respectfully requested in view of the foregoing amendment and the following remarks.

By the foregoing amendment, claims 1-3, 5-8, 11, 16 and 19-22 have been amended. Thus, claims 1-22 are currently pending.

In the Office Action mailed November 27, 1998, the Examiner objected to the claims for various informalities. The claims have been amended responsive to these objections. If any additional amendments are necessary to overcome these objections, the Examiner is requested to contact the undersigned representative.

The Examiner rejected claims 1-10 and 16-22 under § 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter that Applicant regards as the invention. The claims have been amended responsive to this rejection. To the extent that any further amendment is necessary to overcome this rejection, the Examiner is requested to contact the undersigned representative.